



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of  
Steven C. Halper and Constance A. Wilson

Serial No.: 09/993,072

Filed: November 13, 2001

Group Art Unit: 3693

Examiner: Apple, Kirsten Sachwitz

Confirmation No. 7208

For: Predatory Lending Detection System and  
Method Therefor

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Amendment, Commissioner for Patents, P.O. Box 1450,  
Alexandria, VA 22313-1450 on 10/16/06  
(Date of Deposit)

Carmelle Fox  
(Name)

10/16/06  
(Date)

X

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is an Response to the outstanding Office Action dated July 13, 2006 on the  
above-identified application. The time period for response is extendible to and including  
November 13, 2006.

**Listing of the Claims** begin on page 2 of this response.

**Remarks** begin on page 11 of this response.